

Information to identify the case:

Debtor 1	<u>Robert S. Ellison</u>	Social Security number or ITIN	xxx-xx-4256
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Shanell S. Ellison</u>	Social Security number or ITIN	xxx-xx-6954
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-12188-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert S. Ellison
dba The River Cafe, dba Dependable Bail Bonds

Shanell S. Ellison

8/4/23

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert S. Ellison
Shanell S. Ellison
Debtors

Case No. 20-12188-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 04, 2023

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert S. Ellison, Shanell S. Ellison, 21 North Ward Street, New Brunswick, NJ 08901-3114
cr	+ Jersey Central Federal Credit Union, P.O. Box 661, Cranford, NJ 07016-0661
518704613	+ City of New Brunswick, 78 Bayard Street, New Brunswick, NJ 08901-2113
518704615	+ Comenity Bank, c/o Deville Asset Management, 1132 Glade Road, Colleyville, TX 76034-4227
518704619	+ Credit One Bank/Midland Funding, LLC, c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518704621	+ Emblem/Monterery City Bank/AtlanticUS, PO Box 10555, Atlanta, GA 30310-0555
518731263	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518704637	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
518704642	+ U.S. Bank, N.A./First Franklin Mtg, c/o Milstead & Associates, LLC, 1 East Stow Road, Marlton, NJ 08053-3118

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 04 2023 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 04 2023 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518805199	Email/PDF: resurgentbknotifications@resurgent.com	Aug 04 2023 20:44:02	CACH, LLC, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518704609	EDI: CAPITALONE.COM	Aug 05 2023 00:16:00	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23238
518704611	EDI: CITICORP.COM	Aug 05 2023 00:16:00	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
518742973	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 04 2023 20:32:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
518704612	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 04 2023 20:32:00	Citizens Bank, NA, 480 Jefferson Boulevard, Warwick, RI 02886
518756827	Email/PDF: resurgentbknotifications@resurgent.com	Aug 04 2023 20:32:07	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518715495	+ EDI: AIS.COM	Aug 05 2023 00:16:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518704610	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Aug 04, 2023

Form ID: 318

Total Noticed: 69

		Aug 04 2023 20:33:00	Capital One Bank USA NA, c/o Midland Funding, 320 East Big Beaver Road, Troy, MI 48083-1238
518782474	+ Email/Text: bankruptcy@cavps.com		
		Aug 04 2023 20:33:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518704614	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 04 2023 20:33:00	Comenity Bank, c/o Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2710
518704616	+ Email/Text: commonwealth@ebn.phinsolutions.com		
		Aug 04 2023 20:32:00	Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
518704617	+ Email/PDF: creditonebknotifications@resurgent.com		
		Aug 04 2023 20:32:05	Credit One Bank, Bank Card Center, PO Box 98875, Las Vegas, NV 89193-8875
518704618	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 04 2023 20:33:00	Credit One Bank, N.A., c/o Midland Funding, LLC, 320 East Big Beaver Road, #300, Troy, MI 48083-1271
518704627	+ EDI: CITICORP.COM		
		Aug 05 2023 00:16:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
518807911	EDI: Q3G.COM		
		Aug 05 2023 00:16:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518704620	+ Email/Text: bankruptcy@sequium.com		
		Aug 04 2023 20:32:00	DirecTV, c/o Sequium Asset Solutions, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
518704622	+ Email/Text: bknotice@ercbpo.com		
		Aug 04 2023 20:33:00	Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
518704623	+ EDI: PRA.COM		
		Aug 05 2023 00:16:00	GE Capital Retail Bank, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502-4952
518704624	EDI: IRS.COM		
		Aug 05 2023 00:16:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518796320	EDI: JEFFERSONCAP.COM		
		Aug 05 2023 00:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518786033	+ Email/Text: ecourts.col_efilings@fskslaw.com		
		Aug 04 2023 20:32:00	Jersey Anesthesia & Pain, Management Consultants, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518802225	+ Email/Text: rmcowell@slgcollect.com		
		Aug 04 2023 20:33:00	Jersey Central Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
518704626	+ EDI: PHINGENESIS		
		Aug 05 2023 00:16:00	Kay Jewelers/Genesis, 15220 NW Greenbrier, Beaverton, OR 97006-5744
519166708	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 04 2023 20:44:10	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518756633	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 04 2023 20:30:59	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519166707	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 04 2023 20:31:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518777284	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 04 2023 20:32:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518704629	Email/Text: mgreenwood@motionfcu.org		
		Aug 04 2023 20:32:00	Motion Federal Credit Union, 1380 Jersey Ave, North Brunswick, NJ 08902
518704628	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 04 2023 20:33:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518786276	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 04 2023 20:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Aug 04, 2023

Form ID: 318

Total Noticed: 69

518704630	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 04 2023 20:32:00	Nissan Infiniti LT, PO BOX 660366, Dallas, TX 75266-0366
518704631	+ Email/Text: bnc@nordstrom.com	Aug 04 2023 20:33:55	Nordstrom/TD Bank USA, 13531 E. Caley Avenue, Englewood, CO 80111-6504
518799683	Email/Text: perituspendrick@peritusservices.com	Aug 04 2023 20:32:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518704632	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
519309152	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518807470	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518765543	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, c/o Aeo, Inc., POB 41067, Norfolk VA 23541
518781014	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, c/o BEST BUY, POB 41067, Norfolk, VA 23541
518770012	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518759998	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518770006	EDI: PRA.COM	Aug 05 2023 00:16:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518704633	^ MEBN	Aug 04 2023 20:20:54	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518704634	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2023 20:33:00	Select Portfolio Servicing, PO BOX 65250, Salt Lake City, UT 84165-0250
518704635	+ Email/Text: commonwealth@ebn.phinsolutions.com	Aug 04 2023 20:32:00	Southern Bank Emergency Physicians, c/o Commonwealth Financial, 245 Main Street, Dickson City, PA 18519-1641
518704636	EDI: WFFC.COM	Aug 05 2023 00:16:00	Sprint, c/o Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870
518704638	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 04 2023 20:33:00	Synchrony Bank, c/o Midland Funding, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
518707510	+ EDI: RMSC.COM	Aug 05 2023 00:16:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518704639	+ EDI: PRA.COM	Aug 05 2023 00:16:00	Synchrony Bank, c/o Portfolio Recovery Associates, LLC, PO BOX 12914, Norfolk, VA 23541-0914
518704640	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 04 2023 20:32:00	TBOM/ATLS/FPL, 5 Concourse Parkway, Atlanta, GA 30328-5350
518738346	+ Email/Text: bncmail@w-legal.com	Aug 04 2023 20:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518704641	+ EDI: WTRRN BANK.COM	Aug 05 2023 00:16:00	TD Bank USA/Target Credit, PO BOX 673, Minneapolis, MN 55440-0673
518782963	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 04 2023 20:32:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518805680	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2023 20:33:00	U.S. Bank National Association, as trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Aug 04, 2023

Form ID: 318

Total Noticed: 69

518704643	+ Email/Text: clientservices@remexinc.com	Aug 04 2023 20:32:00	Salt Lake City, UT 84165-0250 University Radiology Group, c/o Remex Inc., 307 Wall St, Princeton, NJ 08540-1515
518800648	+ EDI: AIS.COM	Aug 05 2023 00:16:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518704645	+ EDI: WFFC2	Aug 05 2023 00:16:00	WF Bank, NA, PO Box 14517, Des Moines, IA 50306-3517
518799519	EDI: WFFC2	Aug 05 2023 00:16:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518704644	EDI: WFFC.COM	Aug 05 2023 00:16:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519309151	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518725157	##+	Deville Asset Management, P.O. Box 1987, Colleyville, TX 76034-1987

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael J. Milstead	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank National Association, as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certifi bankruptcy@fskslaw.com

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Aug 04, 2023

Form ID: 318

Total Noticed: 69

Rebecca K. McDowell

on behalf of Creditor Jersey Central Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com

Rhondi L. Schwartz

on behalf of Debtor Robert S. Ellison mail@jenkinsclayman.com

Rhondi L. Schwartz

on behalf of Joint Debtor Shanell S. Ellison mail@jenkinsclayman.com

Roger Fay

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 rfay@milsteadlaw.com, bkecf@milsteadlaw.com

Ronald S. Gellert

on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

Stephanie F. Ritigstein

on behalf of Joint Debtor Shanell S. Ellison mail@jenkinsclayman.com kevin@jenkinsclayman.com

Stephanie F. Ritigstein

on behalf of Debtor Robert S. Ellison mail@jenkinsclayman.com kevin@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13